

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kavita J Jagtiani
Debtor

Case No. 19-02155-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: JGoodling
Form ID: 309I

Page 1 of 2
Total Noticed: 25

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Kavita J Jagtiani, 50 Ice Lake Drive, Mountain Top, PA 18707-9653
5200711 Charles N. Shurr, Jr. Esquire, 2640 Westview Dr, Wyomissing, PA 19610-1186
5200713 Cory Sidelsky, Esquire, DLA Piper LLC, 1 Liberty Place 1650 Market St Ste 5000, Philadelphia, PA 19019
5200714 County and Municipal Taxes, c/o Joan Kogut, Tax Collector, PO Box 46, Mountain Top, PA 18707-0046
5200715 Discover, PO Box 30451, Salt Lake City, UT 84130-0451
5200709 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5200717 Geisinger, M.C.39-21, 100 North Academy Ave, Danville, PA 17821-4321
5200719 Itria Ventures, LLC, 462 7th Ave Fl 20, New York, NY 10018-7423
5200708 Jagtiani Kavita J, 50 Ice Lake Dr, Mountain Top, PA 18707-9653
5200720 Lift Forward, 180 Maiden Ln Fl 10, New York, NY 10038-5178
5200723 Santander Bank NA, 2 Aldwyn Ln, Villanova, PA 19085-1420
5200725 +Thomas James MacNeely, Esquire, Rosenn Jenkins & Greenwald, 15 S Franklin St, Wilkes Barre, PA 18711-0075
5200726 +Unity Bank, 64 Old Highway 22, Clinton, NJ 08809-1386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ldoran@dorananddoran.com May 20 2019 18:53:10 Lisa M. Doran,
Doran & Doran, P.C., 69 Public Square, Suite 700, Wilkes-Barre, PA 18701
tr +E-mail/Text: dehartstaff@pamdl3trustee.com May 20 2019 18:54:29
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.EDC@USDOJ.GOV May 20 2019 18:54:02 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM May 20 2019 22:48:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5200710 EDI: AMEREXPR.COM May 20 2019 22:48:00 American Express, Attention Customer Care,
PO Box 981535, El Paso, TX 79998-1535
5200712 EDI: CHASE.COM May 20 2019 22:48:00 Chase Slate, PO Box 15298,
Wilmington, DE 19850-5298
5200716 EDI: DISCOVER.COM May 20 2019 22:48:00 Discover, PO Box 30943,
Salt Lake City, UT 84130-0943
5200718 EDI: IRS.COM May 20 2019 22:48:00 Internal Revenue Service, Bankruptcy Section,
PO Box 7346, Philadelphia, PA 19101-7346
5200721 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 20 2019 18:53:55 PA Department of Revenue,
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5200722 E-mail/Text: bankruptcyteam@quickenloans.com May 20 2019 18:54:22 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
5200724 E-mail/Text: jennifer.chacon@spservicing.com May 20 2019 18:54:44
Select Portfolio Services, Inc., Attention Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250
5200645 +EDI: RMSC.COM May 20 2019 22:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Lisa M. Doran on behalf of Debtor 1 Kavita J Jagtiani ldoran@dorananddoran.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Kavita J Jagtiani**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) **First Name Middle Name Last Name**

United States Bankruptcy Court **Middle District of Pennsylvania**
 Case number: **5:19-bk-02155-RNO**

Social Security number or ITIN **xxx-xx-9358**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**
 Date case filed for chapter **13 5/17/19**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****12/17**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kavita J Jagtiani	
2. All other names used in the last 8 years	aka Kavita Syed	
3. Address	50 Ice Lake Drive Mountain Top, PA 18707	
4. Debtor's attorney Name and address	Lisa M. Doran Doran & Doran, P.C. 69 Public Square, Suite 700 Wilkes-Barre, PA 18701	Contact phone 570 823-9111 Email: ldoran@dorananddoran.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 5/20/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 17, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701
		*** Valid photo identification and proof of social security number are required ***
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 8/16/19 Filing deadline: 7/26/19 Filing deadline: 11/13/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	